

# Credit Card Fraud

## Tips for avoiding credit card fraud

- Don't give out your credit card number online unless the site is a secure and reputable. Sometimes a tiny icon of a padlock appears to symbolize a higher level of security to transmit data, but provides some assurance.
- If possible, purchase items online using your credit card because you can dispute the charges if something goes wrong.
- Make sure you are purchasing merchandise from a reputable source.
- Do your homework on the individual or company to ensure that they are legitimate.
- Obtain a physical address rather than simply a post office box and a telephone number and call the seller to see if the telephone number is correct and working.
- Send an e-mail to the seller to make sure the e-mail address is active and be wary of those that utilize free e-mail services where a credit card wasn't required to open the account.
- Consider not purchasing from sellers who don't provide you with this type of information.
- Check with the Better Business Bureau from the seller's area.
- Check out other websites regarding this person/company.
- Shred your credit card statements.

## Reporting credit card fraud

If you lose your credit card(s) or if you realize they've been lost or stolen, immediately call the issuer(s). Many companies have toll-free numbers and 24-hour service to deal with such emergencies. By law, once you report the loss or theft, you have no further responsibility for unauthorized charges. In any event, your maximum liability under federal law is \$50 per card.

File a report with your local police. File a complaint with the Federal Trade Commission.

For more information visit [www.fts.gov/idtheft](http://www.fts.gov/idtheft) or [www.fbi.gov/scams-safety/fraud](http://www.fbi.gov/scams-safety/fraud).

You can also contact the Surfside Police Department 305-861-4862